

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John J. Carroll
Mary K. Carroll
Debtors

Case No. 14-00663-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: JGoodling
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db/jdb +John J. Carroll, Mary K. Carroll, 119 Estate Drive, East Stroudsburg, PA 18301-8726
4446777 +Blatt, Hasenmiller, Leibske & Moore, LL, 1835 Market Street, Suite 501,
Philadelphia, Pennsylvania 19103-2933
4446781 +Citizens Bank, 480 Jefferson Blvd. RJE135, Warwick, Rhode Island 02886-1359
4446782 +Citizens Bank Card Services, P.O. Box 7092, Bridgeport, Connecticut 06601-7092
4938189 +Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit,
651 Boas Street, Room 702, Harrisburg, PA 17121, Telephone 17121-0751
4446783 Home Depot, PO Box 75038, St Louis Missouri 63179-0328
4499463 +M & T Bank, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
4517093 +National Penn Bank, 645 Hamilton Street, Suite 700, Allentown, PA 18101-2196
4453480 +PNC BANK, P O BOX 94982, CLEVELAND OHIO 44101-4982
4446786 +PNC Bank, Consumer Loan Center, Mailstop P5-PCLC-02-R, 2730 Liberty Avenue,
Pittsburgh, Pennsylvania 15222-4704
4446787 Pocono Ambulatory Surgery Center, 1 Storm St., Stroudsburg, Pennsylvania 18360-2406
4447927 +RBS Citizens, 443 Jefferson Blvd., RJW 135, Warwick, RI 02886-1321
4446791 Smugglers' Notch Management Co., Ltd., 4323 Vermont Route 108 South,
Smugglers Notch, Vermont 05464-9537

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Mar 28 2019 19:12:56 COMMONWEALTH OF PA UCTS,
DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702,
HARRISBURG, PA 17121-0751
4485510 +E-mail/Text: bncmail@w-legal.com Mar 28 2019 19:12:36 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4446778 +EDI: CHASE.COM Mar 28 2019 23:13:00 Chase, P.O. Box 15298,
Wilmington, Delaware 19850-5298
4446780 +EDI: CITICORP.COM Mar 28 2019 23:13:00 Citi, Box 6500,
Sioux Falls, South Dakota 57117-6500
4446784 E-mail/Text: camanagement@mtb.com Mar 28 2019 19:12:26 M & T Bank, 1100 Wehrle Drive,
Williamsville, New York 14221
4816197 +EDI: Q3G.COM Mar 28 2019 23:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
4473662 EDI: Q3G.COM Mar 28 2019 23:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4600128 EDI: RECOVERYCORP.COM Mar 28 2019 23:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4446788 +EDI: SEARS.COM Mar 28 2019 23:13:00 Sears, 7920 NW 110th Street,
Kansas City, Missouri 64153-1270
4446789 +EDI: SEARS.COM Mar 28 2019 23:13:00 Sears Credit Cards, P.O. Box 6282,
Sioux Falls, South Dakota 57117-6282
4446790 EDI: SEARS.COM Mar 28 2019 23:13:00 Sears Credit Cards, P.O. Box 6283,
Sioux Falls, South Dakota 57117-6283
4450940 +E-mail/Text: bncmail@w-legal.com Mar 28 2019 19:12:36 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4446792 EDI: WTRRNBNK.COM Mar 28 2019 23:13:00 Target Corporate Services, Inc.,
3901 West 53rd St., Sioux Falls, South Dakota 57106-4216

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4446779* +Chase, P.O. Box 15298, Wilmington, Delaware 19850-5298
4816196* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4446785 ##+National Penn Bank, P.O. Box 547, Boyertown, Pennsylvania 19512-0547

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
Tullio DeLuca on behalf of Debtor 2 Mary K. Carroll tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor 1 John J. Carroll tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 John J. Carroll
First Name Middle Name Last Name
Debtor 2 Mary K. Carroll
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-00663-RNO**

Social Security number or ITIN **xxx-xx-5572**
EIN **-----**
Social Security number or ITIN **xxx-xx-4396**
EIN **-----**

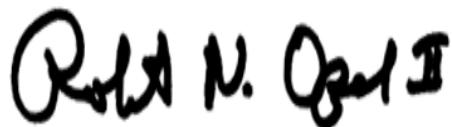
Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John J. Carroll
aka John Joseph Carroll, aka John Carroll

Mary K. Carroll
aka Mary Kay Carroll, aka Mary Kathleen Carroll, aka
Mary Carroll

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: JGoodling, Deputy Clerk

3/28/19

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.